

FIG. 1 is a block diagram of a network system 100. The network system 100 includes a network 103, a caller party 101, a merchant intermediary 105, and a receiver party 107. The network 103 is connected to the caller party 101, the merchant intermediary 105, and the receiver party 107. The network 103 is also connected to a network 103. The network 103 is also connected to a network 103.

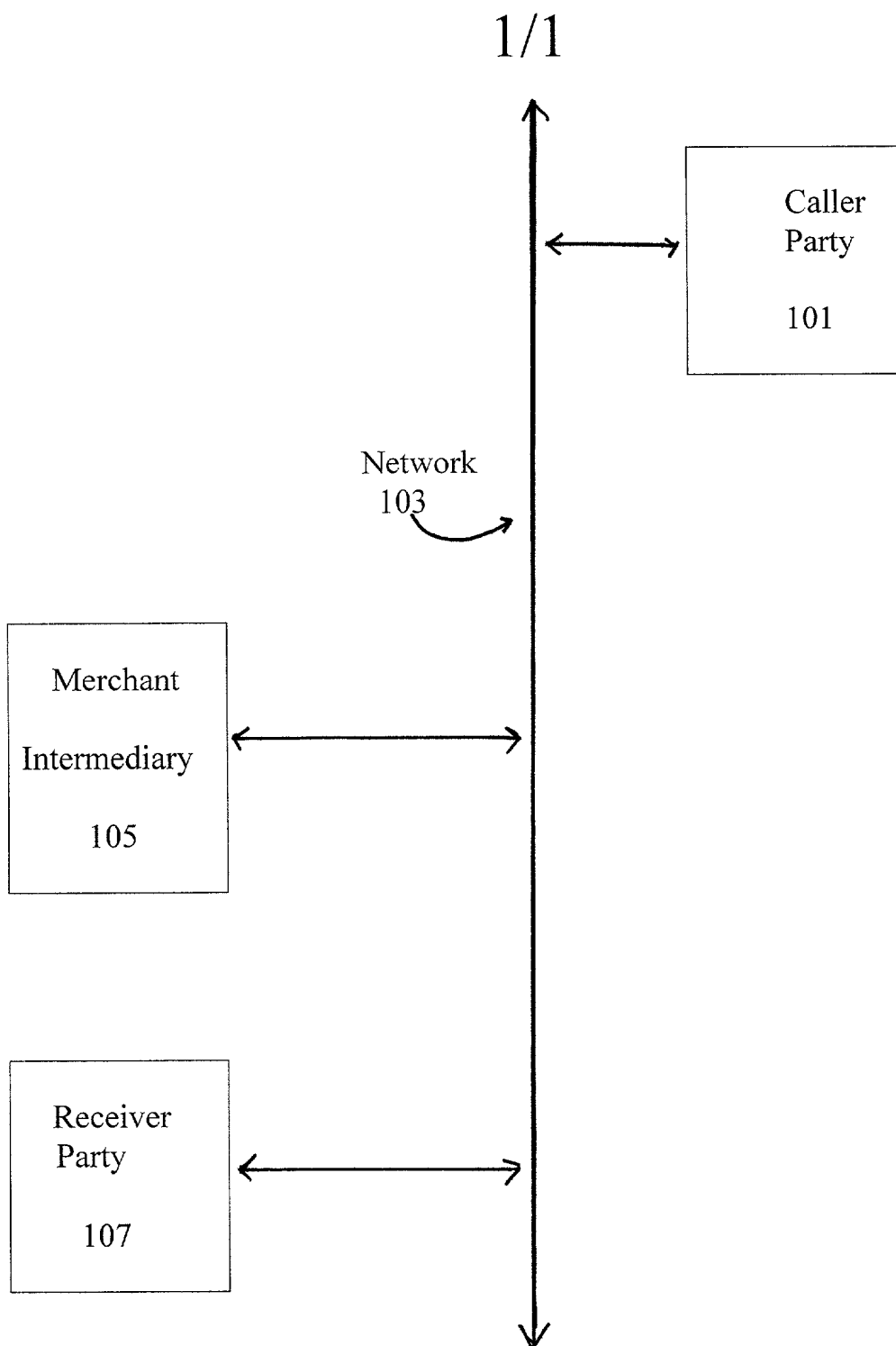


FIG. 1

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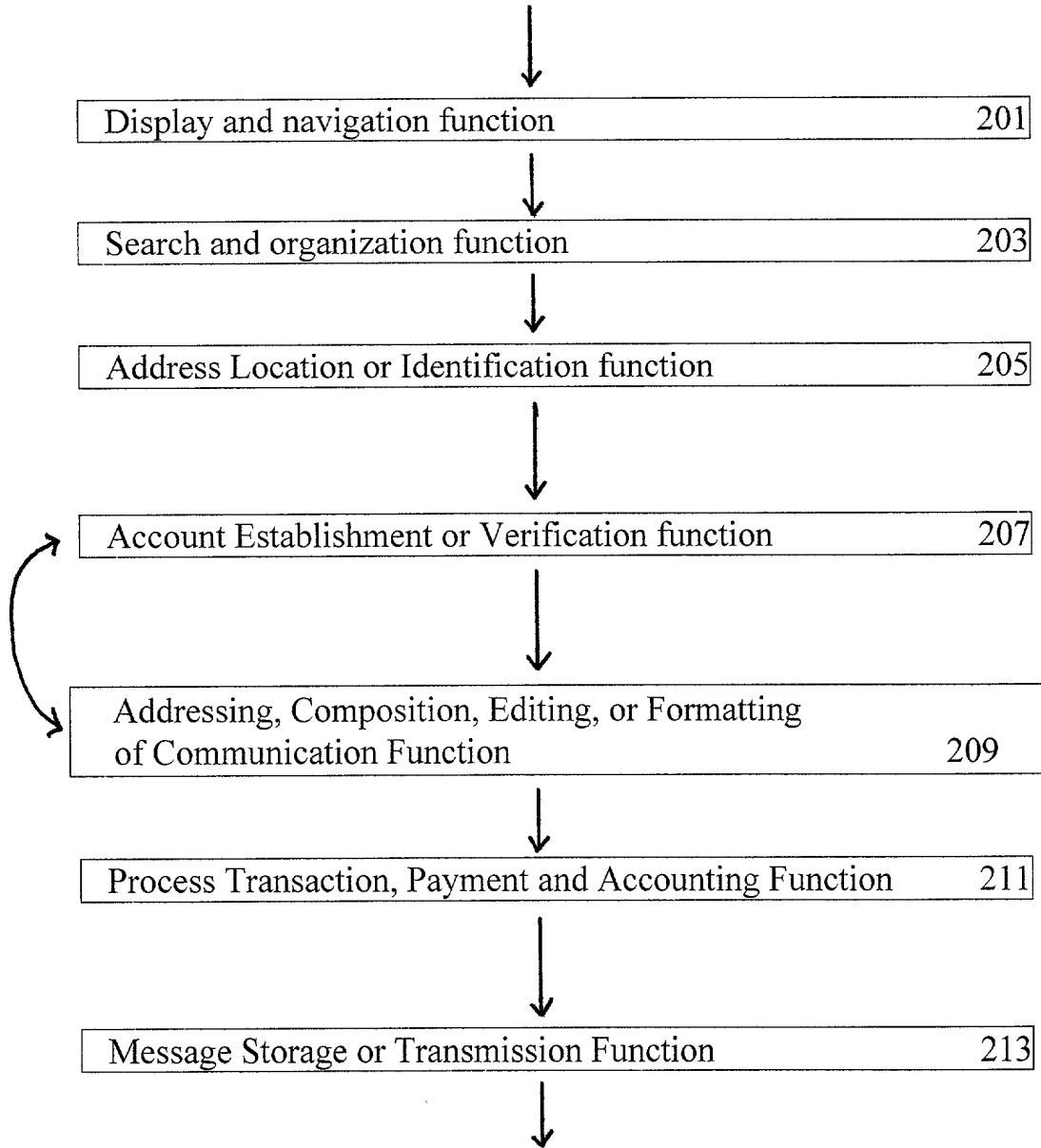


FIG. 2